## **PUBLIC SUBMISSION**

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Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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Comment on FR Doc # 2015-08831

## **Submitter Information**

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## **General Comment**

How to start...

Anyone with an IQ higher than 60 would be able to understand that this will drive the retirement population into poverty.

With the government keeping the interest rate at zero for banks (cheap money) there is no place for us to generate an income that can keep tract of the cost of living.

Not to mention the may hours I took learning how to SAFELY trade options, the financial stability it gave me and my wife to survive.

Why don't you try to balance the budget (Major issue for the country today, you are spending MY tax dollars uncontrollable). I have a balanced budget and control my spending. Leave this alone

Again, as stated above, if the collective IQ is above 60, then this is a no brainer, leave this alone.

Time will tell on that.